

File 16:Gale Group PROMT(R) 1990-2005/Dec 05
 (c) 2005 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2005/Dec 05
 (c)2005 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2005/Dec 05
 (c) 2005 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2005/Dec 02
 (c) 2005 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2005/Dec 05
 (c) 2005 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2005/Dec 02
 (c) 2005 The Gale Group
 File 15:ABI/Inform(R) 1971-2005/Dec 05
 (c) 2005 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2005/Dec 05
 (c) 2005 Dialog
 File 95:TEME-Technology & Management 1989-2005/Oct W5
 (c) 2005 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2005/Dec 06
 (c) 2005 Financial Times Ltd
 File 610:Business Wire 1999-2005/Dec 05
 (c) 2005 Business Wire.
 File 613:PR Newswire 1999-2005/Dec 05
 (c) 2005 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2005/Dec 02
 (c) 2005 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2005/Dec 02
 (c) 2005 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	3441	DIGITAL()CREDENTIAL? OR ELECTRONIC()CERTIFICATE?
S2	5528	GUARANTEED()(PURCHAS? OR PAYMENT?)
S3	18103	TELEPHONE()BILL? ?
S4	938557	BILLING? OR INVOIC?
S5	851924	AT()T OR AMERICAN()TELEPHONE(1W)TELEGRAPH?
S6	2	AU=(MAHER, D OR MAHER D?)
S7	0	S1(S)S2
S8	944	S1(S)(PURCHAS? OR PAYMENT? OR TRANSACTION?)
S9	0	S8(S)S3
S10	17	S8(S)S4
S11	17	S10 NOT S6
S12	4	S11 NOT PY>1997
S13	3	RD (unique items)
S14	4	S8(S)S5
S15	1	S14 NOT PY>1997
S16	54	AU=(MAHER, D? OR MAHER D?)
S17	0	S1(S)S16

13/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

04422440 Supplier Number: 46488395 (USE FORMAT 7 FOR FULLTEXT)

Financial players SET sail

PC Week, p010

June 24, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; General Trade

Word Count: 456

... down."

VeriFone, of Redwood City, Calif., pushed ahead with a plan that builds an Internet **payment** solution on three applications. vGate is gateway software designed to allow financial institutions to accept **transactions** from Internet merchants without altering their current system. vPOS resides on the merchant's Web...

...financial institution's Internet gateway and provides merchants with a tool set for secure Internet **payments**. The vWallet **payment** application is designed to give consumers the ability to store shipping and **billing** data, **digital credentials** and other Internet **payment** information.

VeriFone is targeting a third-quarter release of the products to correspond with the...

13/3,K/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08760560 SUPPLIER NUMBER: 18418720 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Financial players SET sail. (MasterCard and VeriFone Inc support SET specification for electronic commerce) (Technology Information)

Kerstetter, Jim

PC Week, v13, n25, p10(1)

June 24, 1996

ISSN: 0740-1604 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 488 LINE COUNT: 00043

... payment application is designed to give consumers the ability to store shipping and billing data, **digital credentials** and other Internet **payment** information.

VeriFone is targeting a third-quarter release of the products to correspond with the...

13/3,K/3 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

03321531 Supplier Number: 46827660 (USE FORMAT 7 FOR FULLTEXT)

VERIFONE: First USA Paymentech plans to offer VeriFone's Internet payment solution

M2 Presswire, pN/A

Oct 25, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 843

... vPOS point-of-sale software will reside on the merchant's Web server, connect with **Paymentech** 's vGATE Internet gateway and provide merchants with comprehensive tools for Internet **payments** . It will communicate directly with **Paymentech** and support online **payment** functions in accordance with the SET specification. The vGATE and vPOS products are designed to provide secure on-line **transactions** , providing immediate **payment** authorization and eliminating time-consuming manual **transaction** processing. VeriFone vWALLET **payment** application will provide consumers with the ability to store data such as shipping and **billing** information, credit card numbers, **digital credentials** (digital certificates and key pairs) and other Internet **payment** instruments for secure transfer from the customer's desktop, to merchant's server, and on to **Paymentech** 's processing system.

About First USA Paymentech First USA Paymentech, Inc.
(www.paymentech.com), founded...

15/3,K/1 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02789817 Supplier Number: 45660333 (USE FORMAT 7 FOR FULLTEXT)

POSTAL SERVICE SEEKS EDI NICHE

EDI News, v9, n14, pN/A

July 10, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 944

... its program manager for electronic commerce. It hopes to offer the electronic postmark alongside the **electronic certificates**, and is negotiating with **AT & T**, MCI, Sprint and several other large telecommunications companies to serve as value-added networks (VANS...

File 344:Chinese Patents Abs Aug 1985-2005/May
(c) 2005 European Patent Office
File 347:JAPIO Nov 1976-2005/Jul(Updated 051102)
(c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200577
(c) 2005 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/Nov W04
(c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20051201,UT=20051124
(c) 2005 WIPO/Univentio
File 331:Derwent WPI First View UD=200571
(c) 2005 Thomson Derwent
File 351:Derwent WPI 1963-2005/UD,UM &UP=200577
(c) 2005 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	904	DIGITAL()CREDENTIAL? OR ELECTRONIC()CERTIFICATE?
S2	100	GUARANTEED() (PURCHAS? OR PAYMENT?)
S3	938	TELEPHONE()BILL? ?
S4	37132	BILLING? OR INVOIC?
S5	26558	AT()T OR AMERICAN()TELEPHONE(1W)TELEGRAPH?
S6	81	AU=(MAHER, D OR MAHER D?)
S7	3	S1 AND S2
S8	393	S1 AND (PURCHAS? OR PAYMENT? OR TRANSACTION?)
S9	390	S8 NOT S7
S10	5	(S7 OR S9) AND S3
S11	32	(S7 OR S9) (5N)S4
S12	29	S11 NOT (S7 OR S10)
S13	0	S12 AND S3
S14	96	(S7 OR S9) AND S4
S15	3	S14 AND S3
S16	1	(S7 OR S9) (5N)S5
S17	4	S1 AND S6

7/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01796015

Mobile electronic commerce system
Mobiles elektronisches Handelssystem
Systeme de commerce electronique mobile

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

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, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)

APPLICATION (CC, No, Date): EP 2004015278 980813;

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED PARENT NUMBER(S) - PN (AN):

EP 950968 (EP 98937807)

INTERNATIONAL PATENT CLASS: G06F-017/60; H04Q-007/32; G07F-007/08

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200442	17631
SPEC A	(English)	200442	160348
Total word count - document A			177979
Total word count - document B			0
Total word count - documents A + B			177979

...SPECIFICATION upon receiving the data for the electronic negotiable card, transmits to the electronic wallet an **electronic certificate** required for the granting of entrance permission and the admission of the owner of the electronic wallet. Thereafter, the electronic wallet and the supply side respectively store the **electronic certificate** and the data for the electronic negotiable card as data concerning the settlement process.

As...

...an electronic telephone card that serves as an electronic telephone card program, and employs the **electronic** telephone card when paying a required mount for a communication that is performed via wireless...

...wallet can purchase the electronic telephone card through the service means.

As a result, the **electronic** telephone card can be purchased via the service means, and for use can be downloaded...

...electronic wallet can purchase the electronic ticket through the service means.

As a result, the **electronic** ticket can be purchased via the service means, and for use can be downloaded into...

...therefore be improved.

According to the invention cited in claim 27, the electronic wallet, the **electronic** ticket examination means, and the service means individually include a plurality of types of communication...

...accompanied by the purchase of an electronic payment card, an electronic telephone card or an **electronic** ticket is performed between the service providing means and the settlement processing means.

According to...

...communication with the electronic payment card settlement means or the electronic ticket examination means, the **electronic** wallet includes optical communication means and radio communication means for engaging in wireless communication with the **electronic** telephone card settlement means or the service providing means.

Thus, the optical communication means, such...

...be automated, and usability is improved.

According to the invention cited in claim 39, the **electronic** telephone card settlement means comprises:

radio communication means for communicating with the electronic wallet;

communication...the ticket issuing means;

service director information storage means for storing list information for the **electronic** wallet, the electronic payment card settlement means, the electronic telephone card settlement means, the **electronic** ticket examination means, the settlement processing means, the payment card issuing means, the telephone card issuing means and the ticket issuing means, and information concerning the **electronic** ticket, the electronic payment card and the electronic telephone card; and

a computer system for...

...data in a service provision process for selling, issuing and managing the electronic ticket, the **electronic** payment card and the electronic telephone card.

As a result, the service providing means can...

...contracts concluded with owners of electronic payment card settlement means, electronic telephone card settlement means, **electronic** ticket examination means, payment card issuing means, telephone card issuing means, and ticket issuing means...

...issuing means can efficiently issue tickets.

According to the invention cited in claim 46, the **electronic** wallet generates and then transmits, to the service providing means, a payment card application message...

...that is described in the modification command message.

As a result, the owner of the **electronic** ticket can be notified when there is a change in the contents of a concert...

...the electronic wallet, a modification notification message for the modification of the contents of the **electronic** ticket; the electronic wallet, upon receiving the modification notification message, generates and then transmits, to...

...payment card that is to be used by the owner of the electronic wallet, an **electronic** payment card that is stored in the second storage means; and the service providing means, upon receiving the payment card registration request message, registers the **electronic** payment card for use in the service director information storage means.

Therefore, an electronic payment...

7/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

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Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):

(EP 2004015278)

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

...SPECIFICATION upon receiving the data for the electronic negotiable card, transmits to the electronic wallet an **electronic certificate** required for the granting of entrance permission and the admission of the owner of the electronic wallet. Thereafter, the electronic wallet and the supply side respectively store the **electronic certificate** and the data for the electronic negotiable card as data concerning the settlement process.

As...an electronic telephone card that serves as an electronic telephone card program, and employs the **electronic** telephone card when paying a required mount for a communication that is performed via wireless communication means using an exchange service provided by the supply side; and

wherein the **electronic** wallet and the supply side perform, via the wireless communication means, a settlement process that...

...telephone card.

Thus, the settlement process for the electronic telephone card is performed by the **electronic** wallet and the electronic telephone card settlement means.

According to the invention cited in claim...

...Thus, the examination process can be initiated by communication between the electronic wallet and the **electronic** ticket examination means.

According to the invention cited in claim 19, service ...therefore be improved.

According to the invention cited in claim 20, the electronic wallet, the **electronic** ticket examination means, and the service means individually include a plurality of types of communication...

...includes optical communication means and radio communication means for engaging in wireless communication with the **electronic** telephone card settlement means or the service providing means.

Thus, the optical communication means, such...electronic wallet, the electronic payment card settlement means, the electronic telephone card settlement means, the **electronic** ticket examination means, the settlement processing means, the payment card issuing means, the telephone card issuing means and the ticket issuing means, and information concerning the **electronic** ticket, the electronic payment card and the electronic telephone card; and

a computer system for provision process for selling, issuing and managing the electronic ticket, the **electronic** payment card and the electronic telephone card.

As a result, the service providing means can efficiently manage the **electronic** wallet, the electronic payment card settlement means, etc., and provide the electronic payment card service...

...contracts concluded with owners of electronic payment card settlement means, electronic telephone card settlement means, **electronic** ticket examination means, payment card issuing means, telephone card issuing means, and ticket issuing means...

...issuing means can efficiently issue tickets.

According to the invention cited in claim 39, the **electronic** wallet generates and then transmits, to the service providing means, a payment card application message...

...an electronic payment card issuance request message requesting that the service providing means perform an **electronic** payment card issuing process and an electronic payment card charge settlement process; the service providing...telephone card installation request message indicating that the service providing means is to install an **electronic** telephone card; the service providing means, upon receiving the request message, generates an electronic telephone...means, upon receiving the payment card registration request message, generates and then transmits, to the **electronic** wallet, a registered card certificate confirming that the electronic payment card has been registered for use; and the **electronic** wallet stores, in the second storage means, the registered card certificate that is received and changes the state of the **electronic** payment card to the usable state.

Since an **electronic** payment card must be registered before it can be used, if a sleeping **electronic** payment card that is not registered for use is stolen, it can not be used...

...it can not be used illegally.

According to the invention cited in claim 73, the **electronic** wallet generates and then transmits, to the service providing means, a ticket registration request message...

...card certificate indicating that the electronic payment card is authentic. The payment card program includes:

electronic payment card state management information; and
payment card program data for specifying an operation to...

...digital signature provided for the electronic payment card. The card certificate is a public key **certificate** verifying that a card signature public key that is paired with the card signature private...

...card authentication private key, which is paired with the card authentication public key.

Therefore, the **electronic** wallet and the electronic payment card settlement means can mutually perform the authentication process, and...
electronic payment card;

a display module program; and
representative component information.

Therefore, various types of **electronic** payment cards can be safely issued.

According to the invention cited in claim 81, the...response message, generates and then transmits, to the second electronic wallet, a telephone card transfer **certificate** message confirming the transfer of the electronic telephone card to the second electronic wallet.

Therefore...transmits the ticket transfer offer response message via the wireless communication means to the first **electronic** wallet; and the first electronic wallet, upon receiving the ticket transfer offer response message, generates...

...includes:

presented ticket information and a ticket certificate or a registered ticket certificate for the **electronic** ticket; and
state management information accompanied by a digital signature that is added by using...

...the ticket transfer offer message; the ticket transfer offer response message includes a public key **certificate** for the owner of the second electronic wallet; the digital signature of the owner of...the present invention;

Fig. 124A is a specific diagram showing the data structure of an **electronic** ticket installation commission for the electronic ticket installation processing according to the embodiment of the...selected products are displayed, along with a button used to signal the start of a **payment** operation. When the user touches the button signaling the start of a payment operation, the...transfer request" (transfer request operation 7510), the mobile user terminal employs the payment card transfer **certificate** 7506 to generate a payment card transfer request 7511, which is a message requesting the...B, a telephone card transfer offer 7601, which is a message offering to transfer an **electronic** telephone card.

Upon receiving the telephone card transfer offer 7601, the mobile user terminal of...

...CLAIMS upon receiving said data for said electronic negotiable card, transmits to said electronic wallet an **electronic certificate** required for the granting of entrance permission and the admission of the owner of said electronic wallet; and wherein, thereafter, said electronic wallet and said supply side respectively store said **electronic certificate** and said data for said electronic negotiable card as data concerning said settlement process.

5...

7/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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01267999 **Image available**

METHOD FOR SECURE ELECTRONIC COMMERCE TRANSACTIONS
PROCEDE DE TRANSACTIONS COMMERCIALES ELECTRONIQUES SECURISEES

Patent Applicant/Inventor:

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Beit Shemesh, IL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200574366 A2 20050818 (WO 0574366)

Application: WO 2005IL129 20050203 (PCT/WO IL05000129)

Priority Application: US 2004482000 20040203

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4704

Fulltext Availability:

Detailed Description

Detailed Description

... one that burdens Internet merchants, is that unlike in-store
purchases, where the merchant is **guaranteed payment** after receiving
an authorization from the card processor, merchants are typically held
liable for fraudulent...

...ranging from the use of Personal Identification Number (PIN) to
biometric identification. Trusted parties provide **electronic**
certificates and encryption keys that are required for data encryption
and for digital signatures. Other methods...

?

10/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01045623

**A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC
CERTIFICATES FOR ELECTRONIC TRANSACTIONS**
**VERFAHREN UND VORRICHTUNG MIT DIGITALEN BEGLAUBIGUNGEN UND ANDEREN
ELEKTRONISCHEN ZERTIFIKATEN FUR ELEKTRONISCHE TRANSAKTIONEN**
**PROCEDE ET APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET
D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS
ELECTRONIQUES**

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 941526 A1 990915 (Basic)

EP 941526 B1 021106

WO 99019845 990422

APPLICATION (CC, No, Date): EP 98947187 980921; WO 98US19717 980921

PRIORITY (CC, No, Date): US 60643 P 971001

DESIGNATED STATES: CH; DE; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200245	794
CLAIMS B	(German)	200245	825
CLAIMS B	(French)	200245	957
SPEC B	(English)	200245	4388
Total word count - document A			0
Total word count - document B			6964
Total word count - documents A + B			6964

**A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC
CERTIFICATES FOR ELECTRONIC TRANSACTIONS**
**... APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET D'AUTRES
CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS ELECTRONIQUES**

...SPECIFICATION 060643, filed on October 1,1997.

FIELD OF THE INVENTION

The present invention relates to **digital credentials** and other
electronic certificates . More particularly, the present invention
relates to a service for using **digital credentials** and other
electronic certificates to practice commerce on a network.

BACKGROUND OF THE INVENTION

To exercise certain rights and...

...With the advent of electronic commerce, standard credentials have become
insufficient, and the need for **digital credentials** has become more
widespread, **Digital credentials** are **electronic certificates**
having the property that the assertions about the holder can be
interpreted and verified by...

- ...to use the credentials can be recognized by a computer (often remotely, through a network). **Digital credentials** can use a cryptographic mechanism known as a digital signature. An electronic document can be...
- ...used to sign the document. The science of public key cryptography enables this.
 - Examples of **digital credentials** are automatic teller machine (ATM) or bank cards. As opposed to other types of certificates...
- ...allows the holder to use electronic banking over specialized digital networks. The present form of **digital credentials**, however, can support only a minimal variety of services over specialized and non-specialized networks such as the Internet.
 - Present ways of using **digital credentials** (using PINs and passwords) are notoriously insecure, very user-unfriendly, and generally inadequate for electronic...
- ...use. The certified digital signature can substitute for a hand-written signature.
 - The importance of **digital credentials** is rapidly increasing because networks are becoming more open and public. Whereas a person's...
- ...the case on the Internet, for example.
 - Digitally-signed certificates have been used in electronic **payment** systems that have arisen over the past five years or so. At least three distinct types of **payment** systems exist, each of which differs from the current invention in significant ways. The three:...
- ...certifies, as in the case of a paper check that the user attests to the **payment** request and to the specifics of the payee and the amount. With a paper check...
- ...providing value in return for the check. Clearing means that the payee's bank receives **payment** from the payer's bank. With an e-check system, the payee can also wait...digital signature certificate has been revoked. This risk is reduced when the payee checks an **electronic "Certificate Revocation List"** or CRL. Nonetheless, the residual risk exists that the CRL is not up...
- ...processing e-checks returned for insufficient funds, the use of e-checks for relatively small **payments** of a few dollars or less is not cost effective. In the present invention, these...
- ...management, integrating risk management parameters directly into a certificate.
 - Another use of digital certificates in **payment** systems is illustrated by the Secure Electronic **Transaction** ("SET") standard that has been proposed by MasterCard and Visa. SET describes a relatively complex mechanism for making a **payment** using certificates within the current credit card **payment** support infrastructure. A number of parties exist in SET: the cardholder, the payee (or merchant), the issuing bank, the acquirer (or merchant's bank), the **payment** gateway, and optionally, "third parties" that represent one or more of the financial institutions involved...
- ...SET, five different parties have certificates. Cardholder certificates function as an electronic representation of the **payment** card. Merchant certificates function as an electronic substitute for the **payment** brand decal that appears in a store window. **Payment** Gateway certificates are

...104) authenticated in (b), the short-term certificate authorising the user to perform an electronic **transaction** and containing information about risk associated with a user.

21. A computer-readable medium as...

...CLAIMS B1

1. Procédé consistant à autoriser un utilisateur (104) à réaliser une **transaction** électronique, le procédé comprenant les étapes de:

a) réception, au niveau d'un moyen de...

...de l'étape (b), le certificat de court terme autorisant l'utilisateur à réaliser une **transaction** électronique et contenant une information concernant le risque associé à l'utilisateur.

2. Procédé selon...

...est authentifié en (ii), le certificat de court terme autorisant l'utilisateur à réaliser une **transaction** électronique et contenant une information concernant le risque associé à l'utilisateur.

13. Appareil selon...

...est authentifié en (b), le certificat de court terme autorisant l'utilisateur à réaliser une **transaction** électronique et contenant une information concernant un risque associé à un utilisateur.

21. Support lisible...

10/3,K/2 (Item 1 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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01207998 **Image available**

COMPUTER-IMPLEMENTED METHOD AND SYSTEM FOR MANAGING ACCOUNTING AND BILLING
 OF TRANSACTIONS OVER PUBLIC MEDIA SUCH AS THE INTERNET
 PROCEDE ET SYSTEME MIS EN OEUVRE INFORMATIQUEMENT POUR GERER LA
 COMPTABILITE ET LA FACTURATION DE TRANSACTIONS PAR L'INTERMEDIAIRE DE
 MOYENS DE COMMUNICATION PUBLICS TELS QU'INTERNET

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200515341 A2 20050217 (WO 0515341)
 Application: WO 2004US13567 20040503 (PCT/WO US04013567)
 Priority Application: US 2003486165 20030711; US 2003713099 20031117

Designated States:

(All protection types applied unless otherwise stated - for applications
 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
 RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
 SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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COMPUTER-IMPLEMENTED METHOD AND SYSTEM FOR MANAGING ACCOUNTING AND BILLING
OF TRANSACTIONS OVER PUBLIC MEDIA SUCH AS THE INTERNET
PROCEDE ET SYSTEME MIS EN OEUVRE INFORMATIQUEMENT POUR GERER LA
COMPTABILITE ET LA FACTURATION DE TRANSACTIONS PAR L'INTERMEDIAIRE DE
MOYENS DE COMMUNICATION PUBLICS TELS QU'INTERNET

Fulltext Availability:

Detailed Description

Claims

English Abstract

A system and method for managing accounting and billing e-commerce
(including mcommerce) **transactions** . The user may connect to the
e-commerce network by placing a call from a land line or sending a text
message. The user may then **purchase** goods and/or services after meeting
required user qualifications, such as minimum age or credit...

French Abstract

...concerne un systeme et un procede permettant de gerer la comptabilite
et la facturation de **transactions** de commerce electronique (y compris
de commerce mobile). L'utilisateur peut se connecter au reseau...

Detailed Description

COMPUTER-IMPLEMENTED METHOD AND SYSTEM FOR MANAGING
ACCOUNTING AND BILLING OF **TRANSACTIONS** OVER PUBLIC MEDIA SUCH
AS THE INTERNET

CROSS REFERENCE TO RELATED APPLICATION

[00011 This application is a...

...July 11, 2003 entitled "Computer-Implemented Method and System for
Managing Accounting and Billing of **Transactions** Over Public Media Such
as the Internet" in the names of inventors Pascal Pegaz-Paquet...

...systems, and more particularly to an automated system for conducting and
billing e-commerce **transactions** .

BACKGROUND OF THE DISCLOSURE

100031 Along with the growth of e-commerce have emerged innovative
methods of conducting and billing e-commerce **transactions** . One of the
most widely used media for conducting e-commerce **transactions** is the
Internet. E-commerce offers virtually limitless options as to the types
of accessible...

...commerce as do opportunities for consumer convenience and satisfaction.
Often, the conduct of e-commerce **transactions** should be tailored to
assuage consumer concerns regarding issues such as security, privacy and
accessibility. The root of many such consumer concerns has been credit
card usage in e-commerce **transactions** . Some users are concerned about
the risk of identity theft as a result of online credit card usage,
wherein sensitive personal information must be divulged in order to
consummate a **transaction** . In other cases, the consumer concern is
accessibility in that the users might not have access to a credit card.
Accordingly, it is often desirable to conduct e-commerce **transactions**
without a credit card.

[00061 E-commerce **transactions** are often not limited by geographical
region. A single merchant in one country may have...

...such merchants to consider habits of potential foreign consumers. In some European countries, credit card **transactions** constitute a small percentage of online **transactions**.

Because a merchant may wish to broaden a customer base, the consummate a **transaction** with citizens of countries such as Europe. Availing the customer of the opportunity to conduct a **transaction** without a credit card increases business opportunities in foreign countries.

[00071 E-commerce **transactions** that are consummated without a credit card have created additional billing challenges for electronic retailers ...

...addressed these billing challenges with creative billing solutions, such as billing a line subscriber for **transactions** consummated on an e-commerce network, where the network was accessed by telephone.

[00081 In...

...addresses the needs noted above by providing a way to manage user accounting and billing **transactions** over a network. According to the disclosure, the user's identity and age may be...

...rating may be established for the user so that credit may be extended for the **purchase** of goods and/or services.

[00211 In one aspect of the present disclosure, a system is provided for managing accounting and billing of **transactions**. The system includes a gateway device that is configured to provide access to the e...

...aspect of the present disclosure, a system is provided for managing accounting and billing of **transactions**. The system includes a remote terminal that is configured to receive a request to access...

...a system is provided for managing accounting and billing of **transactions**. The system includes a remote terminal having a text message source identification device. This text...

...yet another aspect of the present disclosure, a method is provided for accounting and billing **transactions**. The method includes establishing a connection between

5

a user terminal and a remote terminal...

...provided.

The computer program product contains computer executable instructions for managing accounting and billing of **transactions** over an e-commerce network. When executed by a computer, the instructions cause a data...

...instructions also cause the system to receive user selection of a product or service for **purchase**. The instructions cause the system to store e-commerce network usage information in a record...

...7

[00381 FIG. 1 is a call flow diagram for conducting and billing e-commerce **transactions** in accordance with one embodiment of the present disclosure.

400391 FIG. 2 is a call flow diagram for conducting and billing e-commerce **transactions** in accordance with yet another embodiment of

receiving user selection of a product or service for **purchase** ;
storing e-commerce network usage information in a record, including
updating the record relating to...

...75, wherein the calculating step includes the step
of:
calculating a charge on a per- **transaction** basis.

77 The method as recited in Claim 63, wherein the invoicing step includes
invoicing...

...method as recited in Claim 63, farther comprising:
tracking and record collection activity based on **payment** records for a
call source.

82 The method as recited in Claim 63, further comprising...

...85 A computer program product containing computer executable
instructions for managing accounting and billing of **transactions** over
an e-commerce network, which, when executed by a computer, cause a data
processing...

...the at least one user qualification;
receiving user selection of a product or service for **purchase** ;
storing e-commerce network usage information in a record, including
updating the record relating to...

...Claim 96, wherein the calculating step includes the step of calculating a
charge on a per- **transaction** basis.

100. The method as recited in Claim 85, further comprising:

50

re-validating call...

...method as recited in Claim 85, further comprising:
tracking and record collection activity based on **payment** records for a
call source.

104. The method as recited in Claim 85, further comprising...

10/3,K/3 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00837963 **Image available**

**METHODS AND SYSTEMS FOR ESTABLISHING AN ELECTRONIC ACCOUNT FOR A CUSTOMER
PROCEDES ET SYSTEMES SERVANT A OUVRIER UN COMPTE ELECTRONIQUE POUR UN CLIENT**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171610 A2 20010927 (WO 0171610)

Application: WO 2001US8491 20010316 (PCT/WO US0108491)

Priority Application: US 2000189983 20000317

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18988

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the content of communications received, and that provides a secure and reliable way to conduct **transactions** electronically.

111. SUMMARY OF THE INVENTION

Systems and methods consistent with the present invention overcome...

...a customer is able to send and receive e-mail, as well as conduct electronic **transactions**. However, the electronic account ensures flexible and secure communications by linking a customer's electronic an **electronic certificate** for the electronic account. When the **electronic certificate** is received, the electronic account is created with the registration information, physical address, unique electronic account number, and **electronic certificate**.

It is to be understood that both the foregoing general description and the following detailed...

...flowchart of a process for a customer to enroll in an electronic bill presentment and **payment** system consistent with the present invention;

Figure 24 is a flowchart of a process for a customer to activate an electronic bill presentment and **payment** account consistent with the present invention;

Figure 25 is a flowchart of a process for a biller to register for an electronic bill presentment and **payment** system consistent with the present invention;

Figure 26 is a flowchart of a process for...

...via the electronic account system;

Figure 31 is a flowchart for processing an electronic **payment** consistent

with conventional systems;

Figure 32 is a flowchart of one embodiment of a method for processing an electronic bill **payment** method using the present invention;

Figure 33 is a flowchart of another embodiment of an electronic bill **payment** method consistent with the present invention;

Figure 34 illustrates additional services that can be provided e-mail as well as conduct electronic **transactions**. Additionally, an electronic

system;
and
means for linking the **electronic certificate** to the electronic
account.
99
. A computer readable medium having computer readable code embodied
therein...
...to establish the electronic account for the user;
a requesting module configured to request an **electronic certificate**
for the
electronic account from a certificate authority;
a certificate receiving module configured to receive the **electronic**
certificate by the registration system; and
a linking module configured to link the **electronic certificate** to the
electronic account.
101

10/3,K/4 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00837837 **Image available**
METHODS AND SYSTEMS FOR PROVIDING A SECURE ELECTRONIC MAILBOX
PROCEDES ET SYSTEMES PERMETTANT D'OBTENIR UNE BOITE AUX LETTRES
ELECTRONIQUE SECURISEE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171463 A2 20010927 (WO 0171463)
Application: WO 2001US8488 20010316 (PCT/WO US0108488)
Priority Application: US 2000189983 20000317

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20910

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... the content of communications received, and that provides a secure and reliable way to conduct **transactions** electronically.

III. SUMMARY OF THE INVENTION

.Systems and methods consistent with the present invention

1...

...a customer is able to send and receive e-mail, as well as conduct electronic **transactions** . However, the electronic account ensures

1 5 flexible and secure communications by linking a customer...

...user is 1 5 authorized.

Another method consistent with the present invention establishes electronic bill **payment** for a payor over a network. When an enrollment request is received from a payor...

...the electronic account. Payor information is transmitted from the electronic account to an electronic bill **payment** server to establish a payor account for the user, if the user is authenticated successfully.

Another method consistent with the present invention establishes electronic bill **payment** for a biller over a network. When biller registration information is received from a biller...flowchart of a process for a customer to enroll in an electronic bill presentment and **payment** system consistent with the present invention;

Figure 24 is a flowchart of a process for a customer to activate an electronic bill presentment and **payment** account consistent with the present invention;

Figure 25 is a flowchart of a process for a biller to register for an electronic bill presentment and **payment** system consistent with the present invention;

Figure 26 is a flowchart of a process for...

...payer via the electronic account system;

Figure 31 is a flowchart for processing an electronic **payment** consistent

with conventional systems;

Figure 32 is a flowchart of one embodiment of a method for processing an electronic bill **payment** method using the present invention;

Figure 33 is a flowchart of another embodiment of an electronic bill **payment** method consistent with the present invention;

Figure 34 illustrates additional services that can be provided and receive e-mail as well as conduct electronic **transactions** .

Additionally, an electronic account consistent with the present invention ensures flexible and secure communications by...

...enables customer 100 to

access a wealth of electronic services, including e-mail and electronic **transactions** . These services can be both secure and non-secure and can be provided by any...mailbox) service 1302 and other services 1304 such as mailing online, electronic bill presentment and **payment** , etc.

Electronic mailbox services 1302 can include a secure electronic mailbox,

...electronic account;
means for transmitting payor information from the electronic account to an electronic bill **payment** server to establish a payor account for the 1 5 user, if the user is...

...successfully;
means for receiving an account activation request from the payor at the electronic bill **payment** server;
means for submitting the account activation request and the payor information to the biller...the network.

142. The method of claim 141, further comprising the steps of:
receiving a **payment** authorization from the user in response to the bill statement; and
sending a **payment** to the biller corresponding to each bill consolidated into the bill statement. 143. The method...

...The method of claim 144, further comprising:
an authorization receiving component configured to receive a **payment** authorization from the user in response to -the bill statement; and
a sending component configured to send a **payment** to the biller corresponding to each bill consolidated into the bill statement. 146. The method...

10/3,K/5 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00488493

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS
PROCEDE ET APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS ELECTRONIQUES

Patent Applicant/Assignee:

AT & T CORP,

Inventor(s):

MAHER David P,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919845 A1 19990422

Application: WO 98US19717 19980921 (PCT/WO US9819717)

Priority Application: US 9760643 19971001

Designated States:

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BR CA MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5894

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS

... **APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS ELECTRONIQUES**

Fulltext Availability:

Detailed Description

Claims

English Abstract

A method for performing electronic **transactions** , comprising receiving a long-term certificate, authenticating a user associated with the

long-term certificate...

French Abstract

L'invention concerne un procede d'execution de **transactions** electroniques, consistant a recevoir un certificat a long terme, a authentifier un utilisateur associe a...

Detailed Description

A METHOD AND APPARATUS USING **DIGITAL CREDENTIALS** AND OTHER **ELECTRONIC CERTIFICATES** FOR ELECTRONIC **TRANSACTIONS**

5

CROSS REFERENCE TO RELATED APPLICATIONS

This application claims priority to Provisional Application Serial No...

...filed on October 1, 1997.

10

FIELD OF THE INVENTION

The present invention relates to **digital credentials** and other **electronic certificates**. More particularly, the present invention relates to a service for using **digital credentials** and other **electronic certificates** 15 to practice commerce on a network.

BACKGROUND OF THE INVENTION

To exercise certain rights...

...With the advent of electronic commerce, standard credentials have become insufficient, and the need for **digital credentials** has 5 become more widespread. **Digital credentials** are **electronic certificates** having the property that the assertions about the holder can be interpreted and verified by...

...the credentials can be recognized by a computer (often remotely, through a 1 0 network). **Digital credentials** can use a cryptographic mechanism known as a digital signature. An electronic document can be...

...used to sign the document. The science of public key cryptography enables this.

Examples of **digital credentials** are automatic teller machine (ATM) or bank cards. As opposed to other types of certificates...allows the holder to use electronic banking over specialized digital networks. The present form of **digital credentials**

, however, can support only a minimal variety of services over specialized and non-specialized networks such as the Internet.

30 Present ways of using **digital credentials** (using PINs and SUBSTITUTE SHEET (RULE 26)

passwords) are notoriously insecure, very user-unfriendly, and...

...use. The certified digital signature can substitute for a hand-written signature.

The importance of **digital credentials** is rapidly increasing 1 0 because networks are becoming more open and public. Whereas a...

...case on the Internet, for example.

15/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01045623

**A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC
CERTIFICATES FOR ELECTRONIC TRANSACTIONS
VERFAHREN UND VORRICHTUNG MIT DIGITALEN BEGLAUBIGUNGEN UND ANDEREN
ELEKTRONISCHEN ZERTIFIKATEN FUR ELEKTRONISCHE TRANSAKTIONEN
PROCEDE ET APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET
D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS
ELECTRONIQUES**

PATENT ASSIGNEE:

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INVENTOR:

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LEGAL REPRESENTATIVE:

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Business Park South, Oxford OX4 2RU, (GB)

PATENT (CC, No, Kind, Date): EP 941526 A1 990915 (Basic)

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WO 99019845 990422

APPLICATION (CC, No, Date): EP 98947187 980921; WO 98US19717 980921

PRIORITY (CC, No, Date): US 60643 P 971001

DESIGNATED STATES: CH; DE; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200245	794
CLAIMS B	(German)	200245	825
CLAIMS B	(French)	200245	957
SPEC B	(English)	200245	4388
Total word count - document A			0
Total word count - document B			6964
Total word count - documents A + B			6964

**A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC
CERTIFICATES FOR ELECTRONIC TRANSACTIONS
... APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET D'AUTRES
CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS ELECTRONIQUES**

...SPECIFICATION 060643, filed on October 1,1997.

FIELD OF THE INVENTION

The present invention relates to **digital credentials** and other **electronic certificates**. More particularly, the present invention relates to a service for using **digital credentials** and other **electronic certificates** to practice commerce on a network.

BACKGROUND OF THE INVENTION

To exercise certain rights and...

...With the advent of electronic commerce, standard credentials have become insufficient, and the need for **digital credentials** has become more widespread, **Digital credentials** are **electronic certificates** having the property that the assertions about the holder can be interpreted and verified by...

...to use the credentials can be recognized by a computer (often remotely, through a network). **Digital credentials** can use a cryptographic mechanism known as a digital signature. An electronic document can be...

...used to sign the document. The science of public key cryptography enables this.

Examples of **digital credentials** are automatic teller machine (ATM) or bank cards. As opposed to other types of certificates...

...allows the holder to use electronic banking over specialized digital networks. The present form of **digital credentials**, however, can support only a minimal variety of services over specialized and non-specialized networks such as the Internet.

Present ways of using **digital credentials** (using PINs and

15/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01207998 **Image available**

COMPUTER-IMPLEMENTED METHOD AND SYSTEM FOR MANAGING ACCOUNTING AND BILLING
OF TRANSACTIONS OVER PUBLIC MEDIA SUCH AS THE INTERNET
PROCEDE ET SYSTEME MIS EN OEUVRE INFORMATIQUEMENT POUR GERER LA
COMPTABILITE ET LA FACTURATION DE TRANSACTIONS PAR L'INTERMEDIAIRE DE
MOYENS DE COMMUNICATION PUBLICS TELS QU'INTERNET

Patent Applicant/Inventor:

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Moll-De Barcelona 08039, ES, ES (Residence), FR (Nationality)
TOUBOUL Stephane, 1 Harmon Plaza, Secaucus, NJ 07094, US, US (Residence),
US (Nationality)

Legal Representative:

BECKER Stephen A (et al) (agent), McDermott, Will & Emery, 600 13th
Street, N.W., Washington, DC 20005-3096, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200515341 A2 20050217 (WO 0515341)
Application: WO 2004US13567 20040503 (PCT/WO US04013567)
Priority Application: US 2003486165 20030711; US 2003713099 20031117

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17182

COMPUTER-IMPLEMENTED METHOD AND SYSTEM FOR MANAGING ACCOUNTING AND BILLING
OF TRANSACTIONS OVER PUBLIC MEDIA SUCH AS THE INTERNET
PROCEDE ET SYSTEME MIS EN OEUVRE INFORMATIQUEMENT POUR GERER LA
COMPTABILITE ET LA FACTURATION DE TRANSACTIONS PAR L'INTERMEDIAIRE DE
MOYENS DE COMMUNICATION PUBLICS TELS QU'INTERNET

Fulltext Availability:

Detailed Description

Claims

English Abstract

A system and method for managing accounting and **billing** e-commerce
(including mcommerce) **transactions**. The user may connect to the
e-commerce network by placing a call from a land line or sending a text
message. The user may then **purchase** goods and/or services after meeting
required user qualifications, such as minimum age or credit...

...code containing a unique identifier relating to a merchant, product or
service. The user is **invoiced** for the product or service according to
the telephone from which the call originated.

French Abstract

...concerne un systeme et un procede permettant de gerer la comptabilite
et la facturation de **transactions** de commerce electronique (y compris

de commerce mobile). L'utilisateur peut se connecter au reseau...

Detailed Description

COMPUTER-IMPLEMENTED METHOD AND SYSTEM FOR MANAGING
ACCOUNTING AND **BILLING** OF **TRANSACTIONS** OVER PUBLIC MEDIA SUCH
AS THE INTERNET

CROSS REFERENCE TO RELATED APPLICATION

[00011 This application is a...

..Office on July 11, 2003 entitled "Computer-Implemented Method and System
for Managing Accounting and **Billing** of **Transactions** Over Public Media
Such as the Internet" in the names of inventors Pascal Pegaz-Paquet...

...fully set forth.

FIELD OF THE DISCLOSURE

[0002] The present disclosure relates to e-commerce **billing** systems,
and more particularly to an automated system for conducting and **billing**
e-commerce **transactions**.

BACKGROUND OF THE DISCLOSURE

100031 Along with the growth of e-commerce have emerged innovative
methods of conducting and **billing** e-commerce **transactions**. One of the
most widely used media for conducting e-commerce **transactions** is the
Internet. E-commerce offers virtually limitless options as to the types
of accessible...

...commerce as do opportunities for consumer convenience and satisfaction.
Often, the conduct of e-commerce **transactions** should be tailored to
assuage consumer concerns regarding issues such as security, privacy and
accessibility. The root of many such consumer concerns has been credit
card usage in e-commerce **transactions**. Some users are concerned about
the risk of identity theft as a result of online credit card usage,
wherein sensitive personal information must be divulged in order to
consummate a **transaction**. In other cases, the consumer concern is
accessibility in that the users might not have access to a credit card.
Accordingly, it is often desirable to conduct e-commerce **transactions**
without a credit card.

[00061 E-commerce **transactions** are often not limited by geographical
region. A single merchant in one country may have...

...such merchants to consider habits of potential foreign consumers. In
some European countries, credit card **transactions** constitute a small
percentage of online **transactions**.
Because a merchant may wish to broaden a customer base, the consummate a
transaction with citizens of countries such as Europe. Availing the
customer of the opportunity to conduct a **transaction** without a credit
card increases business opportunities in foreign countries.

[00071 E-commerce **transactions** that are consummated without a credit
card have created additional **billing** challenges for electronic
retailers. Some e-commerce retailers have addressed these **billing**
challenges with creative **billing** solutions, such as **billing** a line
subscriber for **transactions** consummated on an e-commerce network, where
the network was accessed by telephone.

[00081 In one example of an existing **billing** system for which a credit
card is not required, the user can obtain information on...

processing...

...the at least one user qualification;
receiving user selection of a product or service for **purchase** ;
storing e-commerce network usage information in a record, including
updating the record relating to...

...including associating the e-commerce network usage information with the
call source identification information; and **invoicing** the call source
based on the e-commerce network usage information.

86 The method as...

...detail recording device.

96 The method as recited in Claim 85, wherein the step of **invoicing** the
call source based on the e-commerce network usage information in the
call detail...

...on e-commerce network usage.

97 The method as recited in Claim 85, wherein the **invoicing** step
includes **invoicing** a user for e-commerce network usage on an **invoice**
of a user telecommunications carrier.

98 - The method as recited in Claim 96, wherein the...

...Claim 96, wherein the calculating step includes the step of calculating a
charge on a per- **transaction** basis.

100. The method as recited in Claim 85, further comprising:

50

re-validating call...

...method as recited in Claim 85, further comprising:

tracking and record collection activity based on **payment** records for a
call source.

104. The method as recited in Claim 85, further comprising...

...recited in Claim 85, further comprising:

displaying at least one of a notes history, an **invoice** history and a
letter history for a call source.

106. The method as recited in Claim 85, further comprising:

invoicing the user according to taxes based on call source
identification information or requested product or...

15/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00488493

**A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC
CERTIFICATES FOR ELECTRONIC TRANSACTIONS
PROCEDE ET APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET
D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS
ELECTRONIQUES**

Patent Applicant/Assignee:

AT & T CORP,

Inventor(s):

MAHER David P,

Sylvia Keys

05-Dec-05 01:41 PM

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919845 A1 19990422
Application: WO 98US19717 19980921 (PCT/WO US9819717)
Priority Application: US 9760643 19971001

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

BR CA MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5894

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS

... APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS ELECTRONIQUES

Fulltext Availability:

Detailed Description

Claims

English Abstract

A method for performing electronic **transactions**, comprising receiving a long-term certificate, authenticating a user associated with the long-term certificate...

French Abstract

L'invention concerne un procede d'execution de **transactions** electroniques, consistant a recevoir un certificat a long terme, a authentifier un utilisateur associe a...

Detailed Description

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS

5

CROSS REFERENCE TO RELATED APPLICATIONS

This application claims priority to Provisional Application Serial No...

...filed on October 1, 1997.

10

FIELD OF THE INVENTION

The present invention relates to **digital credentials** and other **electronic certificates**. More particularly, the present invention relates to a service for using **digital credentials** and other **electronic certificates** 15 to practice commerce on a network.

BACKGROUND OF THE INVENTION

To exercise certain rights...

...With the advent of electronic commerce, standard credentials have become insufficient, and the need for **digital credentials** has become more widespread. **Digital credentials** are **electronic certificates**

having the property that the assertions about the holder can be interpreted and verified by...

...the

credentials can be recognized by a computer (often remotely, through a 1 0 network). **Digital credentials** can use a cryptographic mechanism known as a digital signature. An electronic document can be...

16/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00207560

Electronic transaction method and system.

Methode und System fur elektronische Transaktionen.

Methode et systeme de transaction electronique.

PATENT ASSIGNEE:

HITACHI, LTD., (204144), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
100, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Takaragi, Kazuo, Fujigaokaryo 7-2, Umeagaoka, Midori-ku Yokohama, (JP)
Sasaki, Ryoichi, 326-7, Shimotsuchidana, Fujisawa-shi, (JP)
Shiraishi, Takayoshi, 1-39, Deguchicho, Chigasaki-shi, (JP)
Kurashiki, Nobuhiro, 6-8-304, Yokodai-5-chome Isogo-ku, Yokohama, (JP)

LEGAL REPRESENTATIVE:

Strehl, Schubel-Hopf, Groening (100941), Maximilianstrasse 54 Postfach 22
14 55, W-8000 Munchen 22, (DE)

PATENT (CC, No, Kind, Date): EP 214609 A2 870318 (Basic)
EP 214609 A3 890802
EP 214609 B1 930310

APPLICATION (CC, No, Date): EP 86112177 860903;

PRIORITY (CC, No, Date): JP 85193735 850904

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04L-009/00;

ABSTRACT WORD COUNT: 166

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	2045
CLAIMS B	(German)	EPBBF1	1093
CLAIMS B	(French)	EPBBF1	1299
SPEC B	(English)	EPBBF1	10762
Total word count - document A			0
Total word count - document B			15199
Total word count - documents A + B			15199

...SPECIFICATION in the step 5030, it is judged that the certifier 426
himself/herself is present at the certifier electronic transaction
unit 423. In the present example, the content of T' is equal to that of

17/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

012481940 **Image available**
WPI Acc No: 1999-288048/199927
XRPX Acc No: N99-215108

Electronic transaction using digital credentials
Patent Assignee: AT & T CORP (AMTT)
Inventor: MAHER D P
Number of Countries: 023 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9919845	A1	19990422	WO 98US19717	A	19980921	199927 B
EP 941526	A1	19990915	EP 98947187	A	19980921	199942
			WO 98US19717	A	19980921	
US 6125349	A	20000926	US 9760643	P	19971001	200051
			US 98107785	A	19980630	
MX 9905031	A1	20000701	MX 995031	A	19990531	200134
BR 9806293	A	20010918	BR 986293	A	19980921	200158
			WO 98US19717	A	19980921	
EP 941526	B1	20021106	EP 98947187	A	19980921	200281
			WO 98US19717	A	19980921	
DE 69809189	E	20021212	DE 609189	A	19980921	200306
			EP 98947187	A	19980921	
			WO 98US19717	A	19980921	

Priority Applications (No Type Date): US 9760643 P 19971001; US 98107785 A 19980630

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9919845	A1	E	32	G07F-007/10	
				Designated States (National):	BR CA MX
				Designated States (Regional):	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
EP 941526	A1	E		G07F-007/10	Based on patent WO 9919845
				Designated States (Regional):	CH CY FR GB IT LI SE
US 6125349	A			G06F-017/60	Provisional application US 9760643
MX 9905031	A1			G07F-007/10	
BR 9806293	A			G07F-007/10	Based on patent WO 9919845
EP 941526	B1	E		G07F-007/10	Based on patent WO 9919845
				Designated States (Regional):	CH DE FR GB IT LI NL SE
DE 69809189	E			G07F-007/10	Based on patent EP 941526
					Based on patent WO 9919845

Electronic transaction using digital credentials
Inventor: MAHER D P

Abstract (Basic):

... The method is used for electronic transactions using **digital credentials** and other **electronic certificates** to practice commerce on a network...

17/3,K/2 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01045623
A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC

CERTIFICATES FOR ELECTRONIC TRANSACTIONS
VERFAHREN UND VORRICHTUNG MIT DIGITALEN BEGLAUBIGUNGEN UND ANDEREN
ELEKTRONISCHEN ZERTIFIKATEN FUR ELEKTRONISCHE TRANSAKTIONEN
PROCEDE ET APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET
D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS
ELECTRONIQUES

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,
(US), (Proprietor designated states: all)

INVENTOR:

MAHER, David, P. , 117 Old Mill Court, Ponte Vedra Beach, FL 32082, (US
LEGAL REPRESENTATIVE:

Suckling, Andrew Michael et al (77592), Marks & Clerk, Nash Court, Oxford
Business Park South, Oxford OX4 2RU, (GB)

PATENT (CC, No, Kind, Date): EP 941526 A1 990915 (Basic)

EP 941526 B1 021106

WO 99019845 990422

APPLICATION (CC, No, Date): EP 98947187 980921; WO 98US19717 980921

PRIORITY (CC, No, Date): US 60643 P 971001

DESIGNATED STATES: CH; DE; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200245	794
CLAIMS B	(German)	200245	825
CLAIMS B	(French)	200245	957
SPEC B	(English)	200245	4388
Total word count - document A			0
Total word count - document B			6964
Total word count - documents A + B			6964

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC
CERTIFICATES FOR ELECTRONIC TRANSACTIONS

INVENTOR:

MAHER, David, P ...

...SPECIFICATION 060643, filed on October 1,1997.

FIELD OF THE INVENTION

The present invention relates to **digital credentials** and other
electronic certificates . More particularly, the present invention
relates to a service for using **digital credentials** and other

electronic certificates to practice commerce on a network.

BACKGROUND OF THE INVENTION

To exercise certain rights and...

...With the advent of electronic commerce, standard credentials have become
insufficient, and the need for **digital credentials** has become more
widespread, **Digital credentials** are **electronic certificates**
having the property that the assertions about the holder can be
interpreted and verified by...

...to use the credentials can be recognized by a computer (often remotely,
through a network). **Digital credentials** can use a cryptographic
mechanism known as a digital signature. An electronic document can be...

...used to sign the document. The science of public key cryptography enables this.

Examples of **digital credentials** are automatic teller machine (ATM) or bank cards. As opposed to other types of certificates...

...allows the holder to use electronic banking over specialized digital networks. The present form of **digital credentials**, however, can support only a minimal variety of services over specialized and non-specialized networks such as the Internet.

Present ways of using **digital credentials** (using PINs and passwords) are notoriously insecure, very user-unfriendly, and generally inadequate for electronic...

...use. The certified digital signature can substitute for a hand-written signature.

The importance of **digital credentials** is rapidly increasing because networks are becoming more open and public. Whereas a person's...digital signature certificate has been revoked. This risk is reduced when the payee checks an **electronic "Certificate Revocation List"** or CRL. Nonetheless, the residual risk exists that the CRL is not up...

...a reasonable means to revoke or update the credentials. For example, assume one holds a **digital credential** that authorizes the holder to purchase goods up to a value of one hundred thousand...claimed in claim 20.

The present invention relates to a method and apparatus for using **digital credentials**, or certificates, to facilitate commerce over a network. In one embodiment of this invention, a...

...with the present invention.

DETAILED DESCRIPTION

The present invention is directed to ways of using **digital credentials** and other **electronic certificates** to practice commerce over a network. The purpose is to run a relatively convenient and... detail above the invention increases efficiency and productivity of commerce on a network. By using **digital credentials** and other digital certificates, micro-billing becomes more feasible by decreasing transaction costs, limiting risk...

17/3,K/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00488493

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS PROCEDE ET APPAREIL UTILISANT DES JUSTIFICATIFS D'IDENTITE NUMERIQUES ET D'AUTRES CERTIFICATS ELECTRONIQUES DESTINES A DES TRANSACTIONS ELECTRONIQUES

Patent Applicant/Assignee:

AT & T CORP,

Inventor(s):

MAHER David P

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919845 A1 19990422

Application: WO 98US19717 19980921 (PCT/WO US9819717)

Priority Application: US 9760643 19971001

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

BR CA MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5894

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS

Inventor(s):

MAHER David P ...

Fulltext Availability:

Detailed Description

Detailed Description

A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS

5

CROSS REFERENCE TO RELATED APPLICATIONS

This application claims priority to Provisional...

...filed on October 1, 1997.

10

FIELD OF THE INVENTION

The present invention relates to **digital credentials** and other **electronic certificates**. More particularly, the present invention relates to a service for using **digital credentials** and other **electronic certificates** 15 to practice commerce on a network.

BACKGROUND OF THE INVENTION

To exercise certain rights...

...With the advent of electronic commerce, standard credentials have become insufficient, and the need for **digital credentials** has 5 become more widespread. **Digital credentials** are **electronic certificates**

having the property that the assertions about the holder can be interpreted and verified by...

...the

credentials can be recognized by a computer (often remotely, through a 1 0 network). **Digital credentials** can use a cryptographic mechanism known as a digital signature. An electronic document can be...

...used to sign the document. The science of public key cryptography enables this.

Examples of **digital credentials** are automatic teller machine (ATM) or bank cards. As opposed to other types of certificates...allows the holder to use electronic banking over specialized digital networks. The present form of **digital credentials**

however, can support only a minimal variety of services over specialized and non-specialized networks such as the Internet.

30 Present ways of using **digital credentials** (using PINs and SUBSTITUTE SHEET (RULE 26) passwords) are notoriously insecure, very user-unfriendly, and...

...use. The certified digital signature can substitute for a hand-written signature.

The importance of **digital credentials** is rapidly increasing
1 0 because networks are becoming more open and public. Whereas a
revoked. This risk is reduced when the payee
checks an **electronic "Certificate Revocation List"** or CRL.

Nonetheless, the residual risk exists that the CRL is not up...a
reasonable means to revoke or update the
credentials. For example, assume one holds a **digital credential** that
authorizes the holder to purchase goods up to a value of one hundred
thousand...SUMMARY OF THE INVENTION
The present invention relates to a method and apparatus for
using **digital credentials**, or certificates to facilitate commerce on
a
1 5 network. In one embodiment of this...
...with the present invention.

DETAILED DESCRIPTION

The present invention is directed to ways of using **digital
credentials** and other **electronic certificates** to practice commerce
over
2 0 a network. The purpose is to run a relatively...detail above the
invention increases efficiency
and productivity of commerce on a network. By using **digital
credentials** and other digital certificates, micro-billing becomes more
feasible by decreasing transaction costs, limiting risk...

17/3,K/4 (Item 1 from file: 351)
DIALOG(R)File 351:Derwent WPI
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012481940 **Image available**
WPI Acc No: 1999-288048/199927
XRPX Acc No: N99-215108

Electronic transaction using digital credentials

Patent Assignee: AT & T CORP (AMTT)

Inventor: **MAHER D P**

Number of Countries: 023 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9919845	A1	19990422	WO 98US19717	A	19980921	199927	B
EP 941526	A1	19990915	EP 98947187	A	19980921	199942	
			WO 98US19717	A	19980921		
US 6125349	A	20000926	US 9760643	P	19971001	200051	
			US 98107785	A	19980630		
MX 9905031	A1	20000701	MX 995031	A	19990531	200134	
BR 9806293	A	20010918	BR 986293	A	19980921	200158	
			WO 98US19717	A	19980921		
EP 941526	B1	20021106	EP 98947187	A	19980921	200281	
			WO 98US19717	A	19980921		
DE 69809189	E	20021212	DE 609189	A	19980921	200306	
			EP 98947187	A	19980921		
			WO 98US19717	A	19980921		

Priority Applications (No Type Date): US 9760643 P 19971001; US 98107785 A
19980630

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9919845 A1 E 32 G07F-007/10

Designated States (National): BR CA MX

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE
EP 941526 A1 E G07F-007/10 Based on patent WO 9919845
Designated States (Regional): CH CY FR GB IT LI SE
US 6125349 A G06F-017/60 Provisional application US 9760643
MX 9905031 A1 G07F-007/10
BR 9806293 A G07F-007/10 Based on patent WO 9919845
EP 941526 B1 E G07F-007/10 Based on patent WO 9919845
Designated States (Regional): CH DE FR GB IT LI NL SE
DE 69809189 E G07F-007/10 Based on patent EP 941526
Based on patent WO 9919845

Electronic transaction using digital credentials
Inventor: MAHER D P

Abstract (Basic):

... The method is used for electronic transactions using **digital credentials** and other **electronic certificates** to practice commerce on a network...

?

File 256:TecInfoSource 82-2005/Feb
 (c) 2005 Info.Sources Inc
 File 2:INSPEC 1898-2005/Nov W4
 (c) 2005 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2005/Nov
 (c) 2005 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2005/Dec W1
 (c) 2005 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Oct
 (c) 2005 The HW Wilson Co.
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2005/Dec 04
 (c) 2005 The New York Times
 File 475:Wall Street Journal Abs 1973-2005/Dec 02
 (c) 2005 The New York Times

Set	Items	Description
S1	87	DIGITAL()CREDENTIAL? OR ELECTRONIC()CERTIFICATE?
S2	63	GUARANTEED() (PURCHAS? OR PAYMENT?)
S3	678	TELEPHONE()BILL? ?
S4	18706	BILLING? OR INVOIC?
S5	58462	AT()T OR AMERICAN()TELEPHONE(1W)TELEGRAPH?
S6	0	AU=(MAHER, D OR MAHER D?)
S7	0	S1 AND S2
S8	28	S1 AND (PURCHAS? OR PAYMENT? OR TRANSACTION?)
S9	1	S8 AND (S3 OR S4)
S10	0	S8 AND S5
S11	0	S2 AND S3
S12	2	S2 AND S4
S13	2	S12 NOT S9

9/5/1 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00139266 DOCUMENT TYPE: Review

PRODUCT NAMES: InSystems Calligo (021687); InSystems eXterity (105678)

TITLE: Portals help insurers and their customers
AUTHOR: Zimmermann, Kim Ann
SOURCE: KM World, v11 n6 p16(2) Jun 2002
ISSN: 1060-894X
HOMEPAGE: <http://www.KMworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

InSystems' Calligo and eXterity are highlighted in a discussion of the insurance industry's use of Web portals. There is a general trend toward vertical industry portals provided as a knowledge management (KM) strategy. In the insurance industry, information can be smoothly shared among various departments in each organization, including underwriting, **billing**, finance, and customer service. For instance, Humana, which needed better communication and service, chose Calligo to build a Web-based KM system that provides an **electronic certificate** delivery that substantially reduces time required to provide customers with benefit plan information, and also enhances efficiency and customer satisfaction. Speed of service delivery is excellent, says a spokesperson for Humana; certificate revisions are also paper-free. With Calligo, new versions are generated, delivered, and maintained in a repository without any requirement to create and distribute paper certificates. InSystems now provides an insurance-only portal that provides more support for agents and representatives. As competition in the insurance industry heats up, customer relationships become more important, and insurance firms can use the portal to automate contact with customers based on automatically triggered **transactional** events. CanadaLife, the first user of eXterity from InSystems, can now offer 7,700 group insurance customers sophisticated self-service functions.

COMPANY NAME: InSystems Corp (689441)
DESCRIPTORS: E-Commerce; Electronic Customer Service; Insurance; Insurance Agencies; Knowledge Management; Portals
REVISION DATE: 20030330

13/3,K/1 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00130148 DOCUMENT TYPE: Review

PRODUCT NAMES: BillPoint (031763); eMoneyMail (049174)

TITLE: Report: Person-to-Person Payments To Escalate Sharply
AUTHOR: Marlin, Steven
SOURCE: Bank Systems & Technology, v38 n3 p8(1) Mar 2001
ISSN: 1045-9472
HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010730

...escrow service, Fleet Bank is partnering with TradeSafe in offering Express Payment. Express Payment provides **guaranteed payments** and guarantees on purchases. All of these services are free or very inexpensive. All the...

DESCRIPTORS: Auctions; Credit Cards; E- **Billing** ; E-Commerce; E-Payment

13/3,K/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06026814
Las farmacias haran un descuento de 10.000 millones/
SPAIN:AGREEMENT ON MEDICINES DISCOUNT
El Pais (ELP) 30 Jul 1994 p.18
Language: SPANISH

... compared to 8% growth in 1993 and 14% in 1992. In return the Ministry has **guaranteed payment** of **invoices** within 30 days.